RCG|enable®
Loan Portfolio Analytics

Manage risk of loan portfolios with Loan Portfolio Analytics to maximize risk-adjusted rate of return, minimize capital reserve requirements, and strengthen compliance.

Loan Portfolio Analytics provide transparency into the characteristics and risks associated with each loan and loan segment to support understanding of exposures and limits on each risk pool.

What are Loan Portfolio Analytics?

Monitoring thousands of loans is a challenge. Events like weather and earthquakes make it difficult to analyze impact on capital reserves, service operations, and more. Interactive Loan Portfolio Analytics facilitates analysis of exposure and risk.

Why customers use Loan Portfolio Analytics

"Examiners will focus on the implementation of activities that identify, measure, monitor, and manage CRE risk exposures" (FDIC).

Loan Portfolio Analytics provides:

- Interactive spreadsheets for analysis of loan concentrations by classification and geography
- Interactive graphics, visual formats for loan-to-value analyses
- Access to historical data for trend and experience analysis

Deeper understanding of risk from credit exposure

Look at loans and credit risk by:
- Loan portfolios and risk pools
- Risk ratings and experience
- Property and guarantee type
- Industry classification
- Geographic boundaries down to a county level

Integration of market data with loan data

Integrate loan data with third party data to:
- Identify changes in lending
- Identify changes in employment
- Identify changes in property valuations
- Identify other changes affecting risk

Extendable, agile foundation for managing risk

A set of core analytics for analyzing credit risk
- Technologies that enable access to loan documents and other info
- Ability to distribute analytic results with Microsoft PowerBI Desktop
- Support available to add new analytics and enhance capabilities

Loan Portfolio Analytics Enhances Time-to-Value

RCG Global Services supported our needs for a data analytics framework. The cloud-based approach effectively enhances the time-to-value analysis of our loan portfolio. We are excited about our ongoing partnership with the RCG Managed Services team as they continue to provide their expertise and support to expand analytics across our entire organization.

– Chief Operating Officer of a Regional Bank

RCG Global Services   CAZENA FULLY-MANAGED BIG DATA AS A SERVICE   CLOUDERA   TRIFACTA®

RCG's Loan Portfolio Analytics solution is flexible, expandable, secure, and accelerated with its technical infrastructure

Flexible and expandable Loan Portfolio Analytics solution

- Core Loan Portfolio Analytics available out of the box
- Customization and enhancements available from RCG
- Result: Loan Portfolio Analytics out of the box and tailored to needs

Strong and secure Loan Portfolio Analytics infrastructure

- A Cloudera modern data platform running on Microsoft Azure
- Cazena fully managed single-tenant SOC2 big data-as-a-service
- Result: Multi-level security with Cazena, Cloudera, and Azure

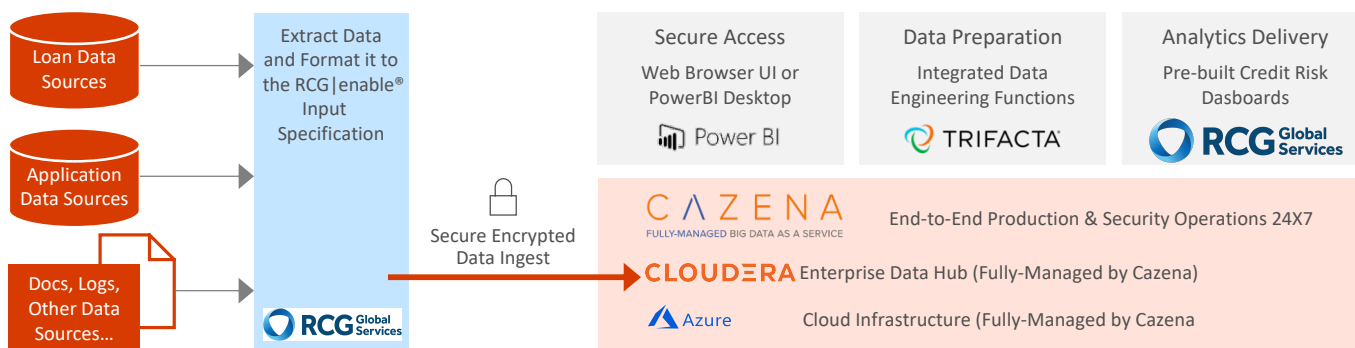## Accelerated Loan Portfolio Analytics business solutions

- Flexible technologies to quickly adapt to evolving needs
- Trifacta for accelerated data preparation
- Result: Faster, flexible, extendable credit analytic results

RCG|enable® Loan Portfolio Analytics Trial Offer

A 30-day trial of Loan Portfolio Analytics is offered until 31 December 2019

- This offer allows clients to use their loan data to experience the value of RCG's solution for credit risk analysis
- Offer includes all Loan Portfolio Analytics functionality using Cazena, Cloudera, and Trifacta technology components
- The offer: more than 20% off of the regular monthly fee for a 30-day trial of Loan Portfolio Analytics, including quick-start support from RCG
- This offer provides clients the ability to assess their full loan portfolio; RCG is available to provide assistance, if clients desire
- Click on this link to go to the offer: https://aka.ms/creditanalyticsrcg

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RCG|enable® Loan Portfolio Analytics Solution Stack on Microsoft Azure

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RCG|enable® Loan Portfolio Analytics Solution Architecture

Loan Portfolio Analytics provides a robust technical infrastructure with Cazena, Cloudera, and Trifacta that is able to support all data types such as loan documents, complex data types, and more. RCG has simplified use of our Loan Portfolio Analytics solution so a client needs only to provide their data in the input format specified. If a client doesn't have resources available to do this, RCG can provide services to help the client prepare their data quickly using Trifacta Wrangler Enterprise.

Why Loan Portfolio Analytics?

RCG|enable® Loan Portfolio Analytics provide a detailed description of a client's loan portfolio by assessing characteristics and attributes of the portfolio. The Dashboard monitors exposure and assesses geographic exposures, risk aging, risk rating situations, loan-to-values, industry classifications (NAICS or SIC codes), property types, guarantee types and exceptions on an aggregate and new origination basis for the given period. Enhanced analysis of the loan portfolio provides more transparency surrounding the unique characteristics and risk associated with each loan segment and helps frame exposures and limits on each loan portfolio.